

<i>SERFF Tracking Number:</i>	<i>CUNA-127077006</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>49627</i>
<i>Company Tracking Number:</i>	<i>FORM 2011-ROTH ET AL</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>2011 IRA Endorsements</i>		
<i>Project Name/Number:</i>	<i>2011 IRA Endorsements/Form 2011-ROTH et. al.</i>		

Filing at a Glance

Company: CUNA Mutual Insurance Society

Product Name: 2011 IRA Endorsements

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: CUNA-127077006 State: Arkansas

SERFF Status: Closed-Approved-
Closed

Co Tr Num: FORM 2011-ROTH ET State Status: Approved-Closed
AL

Authors: Kari Hamrick, Kathy
Strauser, Kimberly Steggall
Date Submitted: 08/24/2011

Reviewer(s): Linda Bird

Disposition Date: 08/29/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2011 IRA Endorsements

Project Number: Form 2011-ROTH et. al.

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/09/2011

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/29/2011

State Status Changed: 08/29/2011

Created By: Kathy Strauser

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathy Strauser

Filing Description:

This filing is being submitted for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards. We reserve the right to alter the format of the form submitted without refiling due to future technology changes, i.e. paper size, font, font type, line ending or page ending changes. Be assured that any minimum font-size requirements will be met. Any changes to wording or content will be filed for approval prior to use.

Form 2011-ROTH and Form 3762 2011 are Roth and Traditional IRA Endorsements used with fixed annuity products approved by your department.

<i>SERFF Tracking Number:</i>	<i>CUNA-127077006</i>	<i>State:</i>	<i>Arkansas</i>
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Form 2011-VAROTH and Form 3762(VANN) 2011 are Roth and Traditional IRA Endorsements used with variable annuity products approved by your department.

These forms are new and will replace previously-approved IRA endorsement forms approved by your department. Please see the Forms Schedule for details. They were updated to comply with the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"). Upon approval, they will be used to amend new and existing annuity contract forms on file with the Department to qualify them as Individual Retirement Annuities or Roth Individual Retirement Annuities under Section 408 of the Internal Revenue Code.

The Internal Revenue Service has approved these endorsements on July 27, 2011.

These forms were combined with the contracts they will be used with when performing a Flesch Scale analysis. Although variable lines of insurance are exempt from readability requirements, a flesch reading was also performed on the IRA endorsements used with variable annuity contracts. Flesch scores have been entered on the Forms Schedule.

Company and Contact

Filing Contact Information

Kathy Strauser, Consultant, Ethics & Compliance	kathy.strauser@cunamutual.com
2000 Heritage Way	319-483-3510 [Phone]
Waverly, IA 50677	

Filing Company Information

CUNA Mutual Insurance Society	CoCode: 62626	State of Domicile: Iowa
2000 Heritage Way	Group Code: 306	Company Type:
Waverly, IA 50677	Group Name:	State ID Number:
(319) 352-4090 ext. [Phone]	FEIN Number: 39-0230590	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50 per form x 4 forms = \$200
Per Company:	No

SERFF Tracking Number: CUNA-127077006 State: Arkansas
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
CUNA Mutual Insurance Society	\$200.00	08/24/2011	50900725

SERFF Tracking Number:	CUNA-127077006	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/29/2011	08/29/2011

<i>SERFF Tracking Number:</i>	<i>CUNA-127077006</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 08/29/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	ROTH IRA ENDORSEMENT		Yes
Form	IRA ENDORSEMENT		Yes
Form	ROTH IRA ENDORSEMENT		Yes
Form	IRA ENDORSEMENT		Yes

SERFF Tracking Number: CUNA-127077006 State: Arkansas

Filing Company: CUNA Mutual Insurance Society State Tracking Number: 49627

Company Tracking Number: FORM 2011-ROTH ET AL

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: 2011 IRA Endorsements

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Form Schedule

Lead Form Number: Form 2011-ROTH

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2011-ROTH	Policy/Cont ROTH IRA ract/Fratern ENDORSEMENT al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: Form 2008-ROTH Previous Filing #: CUNA-125482419	50.500	Form 2011-ROTH final wbrackets.pdf
	Form 3762 2011	Policy/Cont IRA ract/Fratern ENDORSEMENT al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: Form 3762 2008 Previous Filing #: CUNA-125482419	50.500	Form 3762 2011 final wbrackets.pdf
	Form 2011-VAROTH	Policy/Cont ROTH IRA ract/Fratern ENDORSEMENT al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: Form 2008-VAROTH Previous Filing #: CUNA-125584486	48.200	Form 2011-VAROTH final wbrackets.pdf
	Form 3762(VANN) 2011	Policy/Cont IRA ract/Fratern ENDORSEMENT al Certificate:	Revised	Replaced Form #: Form 3762(VANN) 2008 Previous Filing #:	48.200	Form 3762_VANN_2011 final wbrackets.pdf

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Amendmen	CUNA-125584486
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Endorseme	
nt or Rider	



CUNA Mutual Insurance Society

A Mutual Insurance Company
2000 Heritage Way, Waverly, Iowa 50677
Phone: 800-798-6600

**ROTH IRA ENDORSEMENT TO:
FLEXIBLE PREMIUM RETIREMENT ANNUITY (FPRA)
SINGLE PREMIUM DEFERRED ANNUITY (SPDA)
SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA)**

Contract No.: _____

Endorsement Effective Date: _____

Owner: _____

City & State: _____

This endorsement is made part of the contract to which it is attached. In any conflict between the terms of this endorsement and any other section of the contract, this endorsement will govern. In this endorsement, CUNA Mutual Insurance Society will be called "we," "our" or "us." The annuitant/owner will be called "you," "your" or "yours." The contract is to be qualified as a Roth Individual Retirement Annuity ("IRA") under Section §408A of the Internal Revenue Code ("Code"). In order to maintain qualified status as a Roth IRA, the following terms and conditions are required to be met.

ROTH INDIVIDUAL RETIREMENT ANNUITY

EXCLUSIVITY, NONFORFEITABLE, NONTRANSFERABLE AND NONASSIGNABLE

This Roth IRA contract ("contract") is for your exclusive benefit or that of your beneficiaries. If this is an inherited IRA within the meaning of Code §408(d)(3)(C) maintained for the benefit of your designated beneficiary, references in this document to "you," "your" or "yours" are to you as the deceased. Your interest is nonforfeitable, and you must be both the owner and annuitant. A co-owner may not be designated. This contract is not transferable except to us on surrender or settlement. It may not be pledged as security for any purpose.

PREMIUM

A. Maximum Premium. The maximum premium under this contract for any tax year cannot exceed the lesser of:

1. The aggregate amount of the premiums for this contract and contributions to all other individual retirement arrangements that you have or may create subject to the following limits, which are reduced by any regular contributions made to your nonRoth IRAs for that taxable year:
 - a. \$5,000 for taxable year 2008 and years thereafter adjusted for cost-of-living increases. After 2008, the adjusted limit will be determined by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of \$500; and
 - b. If you are age 50 or older, the limits above are increased by \$1,000 for taxable year 2006 and years thereafter.
2. 100 percent of compensation.

The term "compensation":

1. means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered, including, but not limited to the following:
 - a. commissions paid to sales personnel, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses;
 - b. earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan);
 - c. any amount includible in your gross income under Code §71 with respect to a divorce or separation instrument described in subparagraph (A) of Code §71(b)(2);
 - d. in the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution; or
 - e. any differential wage payments as defined in §3401(h)(2).
2. does not include:
 - a. amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends);
 - b. amounts not includible in gross income (determined without regard to §112); or

- c. any amount received as a pension or annuity or as a deferred compensation.

For purposes of this definition, Code §401(c)(2) will be applied as if the term “trade or business” includes service described in Code §1402 (c)(6).

The maximum premium limits do not apply to:

1. a qualified rollover contribution of a distribution from an IRA that meets the requirements of Code §408(d)(3); or
2. a recharacterization that meets the requirements of §1.408A-5 of the regulations.

If you were a participant in a Code §401(k) plan of a certain employer in bankruptcy described in Code §219(b)(5)(C) you may make an additional contribution of up to \$3,000 for taxable years beginning after 2006 and before 2010 only. If you make these contributions, you may not make the increased catch-up contributions if you are age 50 or older.

You may also make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

A qualified rollover contribution is a rollover contribution of a distribution from an eligible retirement plan described in §402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code §408(d)(3), except the one rollover per year rule of §408(d)(3)(B) does not apply if the distribution is from an IRA other than a Roth IRA (a “nonRoth IRA”). If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code §402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes the following:

1. All or part of a military death gratuity or servicemembers’ group life insurance (“SGLI”) payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under §408(d)(3)(B).
2. All or part of an airline payment (as defined in §125 of the Worker, Retiree, and Employer Recovery Act of 2008 (“WRERA”), Pub. L. 110-458) received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment.

No contributions will be accepted under a SIMPLE IRA Plan established by an employer pursuant to Code §408(p). Also, no transfer or rollover of contributions made by a particular employer under its SIMPLE IRA Plan will be accepted prior to the end of the 2-year period starting with the date you first participated in that employer's SIMPLE IRA Plan.

If this is an inherited Roth IRA within the meaning of §408(d)(3)(C), no contributions will be accepted.

B. Premium/Contribution Limits

TAX FILING STATUS	FULL CONTRIBUTION	PHASE-OUT RANGE	NO CONTRIBUTION
Single or Head of Household	\$95,000 or less modified AGI*	Between \$95,000 and \$110,000 modified AGI*	\$110,000 or more modified AGI*
Joint Return or Qualifying Widow(er)	\$150,000 or less modified AGI*	Between \$150,000 and \$160,000 modified AGI*	\$160,000 or more modified AGI*
Married – Separate Return	\$0	Between \$0 and \$10,000 modified AGI*	\$10,000 or more modified AGI*

* AGI = adjusted gross income

The maximum premium amount is further limited as follows:

1. If your modified AGI for a taxable year is in the phase-out range (determined under the table above): (a) the maximum premium for that taxable year is rounded up to the next multiple of \$10; or (b) is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code §408A(c)(3). Such adjustments will be in multiples of \$1,000.
2. As defined in Code §408A(c)(3)(C)(i), modified AGI (for a taxable year), does not include any amount included in AGI as a result of a qualified rollover contribution .

3. You may recharacterize a regular contribution to a nonRoth IRA pursuant to the rules in §1.408A-5 of the proposed regulations as a regular contribution to this Roth IRA, subject to the above limits.

C. Refund of Excess Contributions. If the premium received is in excess of the maximum premium, there may be a tax levied in each taxable year until the excess contribution is removed. You may avoid the tax by requesting one of the following options:

1. you may request to receive the excess contributions as a refund; or
2. you may apply the excess contributions toward any premium due for the next taxable year, if more than a single premium is allowed under your contract. Any amount greater than the next taxable year's premium will be refunded.

Your request must be made in writing on or before the date described by law (including extension of time) for filing the income tax return for that taxable year. If we are made aware of a premium payment in excess of the maximum premium and you do not exercise one of these options within the period allowed, the excess contributions will be refunded.

D. Refund of Any Other Premium or Dividend. Any other refund of premium or dividend will be: (1) applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits; or (2) paid in cash.

E. Payment. Payment of premium under this contract must be made in cash.

DISTRIBUTIONS

A. Premature Distributions. Any distribution will be reported to the Internal Revenue Service ("IRS") as a premature distribution, and earnings may be subject to a tax in addition to income tax unless one of the following circumstances applies:

1. the distribution is a part of a series of substantially equal periodic payments made no less frequently than annually for your life expectancy or joint life expectancies of you and your named beneficiary(ies);
2. you are over age 59½;
3. the distribution occurs following your disability (within the meaning of Code §72(m)(7));
4. the distribution to the beneficiary(ies) occurs following your death;
5. the distribution occurs: (a) to pay health insurance premiums, if you receive state or federal unemployment compensation for at least twelve (12) consecutive weeks; or (b) to pay medical bills in excess of 7½% of your AGI;
6. first-time home purchase as described in Code §72(t)(8);
7. qualified higher education costs as described in Code §72(t)(7); or
8. qualified reservist distributions as described in Code §72(t)(2)(G).

To the extent allowed by federal regulation, any applicable charges outlined in the contract will apply to the amount withdrawn.

B. Payments to You. If you are eligible to receive distributions under this contract, you may receive them as follows:

1. full surrender;
2. partial withdrawal; or
3. as an irrevocable income payout option. Irrevocable income payout option may also be referred to as a "settlement option" in your contract.

You will need to pay ordinary federal income tax on any nonqualified distribution of earnings. A nonqualified distribution is a distribution that occurs: (1) within five years of the year of the original contribution to the original Roth IRA; or (2) after five years if the distribution is not due to one of the following: (a) your death; (b) your disability; (c) your attainment of age 59½; or (d) for the qualified expenses of a first-time home purchase.

All distributions will be made in accordance with the requirement of §401(a)(9) of the Code except the requirements of §401(a)(9)(A) and (G) of the Code, and the regulations thereunder. No amount is required to be distributed prior to your death. If this is an inherited Roth IRA within the meaning of Code §408(d)(3)(C), your beneficiary will be required to receive distributions.

Any applicable charges outlined in the contract will apply to the amount withdrawn to the extent allowed by federal regulation.

C. Payments to Your Beneficiary(ies). If you die prior to receiving any payments under an irrevocable income payout option, the proceeds of this contract will be segregated into portions as of the day before your death, as indicated on the applicable beneficiary form. Each beneficiary may choose to receive the proceeds as outlined under "1" or "2" below. If your spouse is the sole beneficiary, your spouse may elect to treat the Roth IRA as his or her own. If your surviving spouse makes a contribution to this contract or fails to take required distributions as a beneficiary, this contract will be deemed to be the spouse's Roth IRA.

1. If your death occurs prior to the start of receiving distributions under an irrevocable income payout option, proceeds will be distributed at least as rapidly as follows:
 - a. in a lump sum no later than the end of the 5th year following the year of your death; or
 - b. in life expectancy payments (only if there is a designated beneficiary):
 - 1) for a nonspouse beneficiary, based on the beneficiary's life expectancy, starting with their age in the year following your death and reduced by one (1) annually;
 - 2) for an inherited Roth IRA benefit that your nonspouse beneficiary completed a direct trustee-to-trustee transfer from your retirement plan into this inherited Roth IRA no later than the end of the year following your death, distributions will be made based on the beneficiary's life expectancy starting with their age in the year following your death, reduced by one annually; or
 - 3) for your spouse as sole beneficiary, based on your spouse's life expectancy, recalculated annually, starting in the later of:
 - i) the end of the year following your death; or
 - ii) the year in which you would have attained age 70½.If distributions start prior to the required date for i) or ii) above on an irrevocable basis (except for acceleration) under an irrevocable income payout option meeting the requirements of §1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the irrevocable income payout option starting date.
 - c. If your surviving spouse, as beneficiary, dies prior to required distributions, the remaining interest will be distributed as follows:
 - 1) by the end of the calendar year following the calendar year of your spouse's death;
 - 2) over your spouse's designated beneficiary's life expectancy based on the beneficiary's age in the year following the death of your spouse; or
 - 3) if there is no beneficiary named, in a lump sum no later than the 5th year following the year of your spouse's death.
 - d. If your surviving spouse, as beneficiary, dies after required distributions to him or her begins, any remaining interest will continue to be distributed under the contract option chosen.
2. If your death occurs on or after distributions have begun under an irrevocable income payout option, then the distribution of the interest in the Roth IRA must satisfy the requirements of Code §408(a)(6), as modified by §408(A)(c)(5), and the regulations thereunder. This means that the entire remaining interest will be distributed at least as rapidly as under the method of distribution being used prior to your death.

If your designated beneficiary holds another IRA received from you, they may take the RMDs from that IRA in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

The "interest" in the Roth IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of §1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the Roth IRA, such as guaranteed death benefits, if required.

Life expectancy, as referred to above, is determined using the Single Life Table in Q&A-1 of §1.401(a)(9)-9 of the Income Tax Regulations.

Once payments have commenced over a period certain, the period certain may not be changed even if the period certain is shorter than the maximum permitted. Payments must be made at intervals of no longer than one year.

Notwithstanding any provision of this Roth IRA to the contrary, the distribution of your interest in the Roth IRA will be made in accordance with the requirements of Code §408(b)(3), as modified by §408A(c)(5), and the regulations thereunder, the provisions of which are here incorporated by reference.

The required payments to your beneficiary(ies) described above are waived for 2009.

GENERAL PROVISIONS

A. Other Limitations.

1. No amount of life insurance is provided under this contract.
2. Commingling of funds of this contract with any other annuity is prohibited.

3. The only values that may be held under this contract are those for your separate interest.
4. Premiums for this contract will not be invested in collectibles.

B. Reactivation of Contract and Termination. If more than a single premium payment is required and premium payments are interrupted, the contract will be reactivated at any date prior to maturity upon payment of a premium to us. The amount required for reactivation will not be more than \$50. We may choose whether to accept future payments or to terminate the contract if:

1. you have not paid premiums for two full consecutive contract years; and
2. the paid-up annuity benefit at maturity would be less than \$20 per month.

We may terminate the contract by paying to you, in cash, the then present value of the paid-up benefits.

C. Endorsements. The contract, including this Roth IRA endorsement, will be amended from time to time as required by changes in the Code, IRS Regulation, or published revenue rulings, and subject to regulatory approval. We will promptly furnish any endorsements required to comply with such changes. When you receive such endorsement, you will have thirty (30) days to contact us to reject the endorsement. If the thirty (30) days elapse without contact, the endorsement is deemed accepted by you. Because this contract is established with the intent to comply with federal regulation, rejection will be deemed a request to remove this endorsement and will result in a taxable event.

D. Reporting. We are required to report payments from this contract to the IRS and, in some cases, to withhold certain amounts from taxable distributions. We will furnish an annual calendar year report summarizing total contributions and distributions under this contract in that year as may be required by the IRS. We will also furnish information concerning RMDs as is prescribed by the Commissioner of Internal Revenue.


E. Disclosure. We will furnish a disclosure statement describing Roth IRAs when the contract is delivered or endorsed.

F. Enabling Agreement. By signing the application requesting that the contract be issued as a Roth IRA, you agree to the terms of this section and request that this Roth IRA endorsement be attached to the contract. The matters you agree to and accept responsibility for in the contract (including the application and this Roth IRA endorsement) will not be our responsibility. We will not be liable for any direct or indirect damage or loss as a result of those matters unless such damage or loss is caused by our willful or negligent act or omission in violation of the contract or applicable law. This includes (without limitation) taxes suffered or incurred by you or your beneficiary(ies) when we:

1. act in accordance with or reliance upon any information furnished by you or your beneficiary(ies); or
2. are required to act without the benefit of information that you are required to provide under the provisions of the contract or by law.

If you have a question, complaint, or need information concerning your contract, call [1-800-798-6600].

CUNA Mutual Insurance Society
A Mutual Insurance Company


President



CUNA Mutual Insurance Society

A Mutual Insurance Company
2000 Heritage Way, Waverly, Iowa 50677
Phone: 800-798-6600

**IRA ENDORSEMENT TO:
FLEXIBLE PREMIUM RETIREMENT ANNUITY (FPRA)
SINGLE PREMIUM DEFERRED ANNUITY (SPDA)
SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA)**

Contract No.: _____

Endorsement Effective Date: _____

Owner: _____

City & State: _____

This endorsement is made part of the contract to which it is attached. In any conflict between the terms of this endorsement and any other section of the contract, this endorsement will govern. In this endorsement, CUNA Mutual Insurance Society will be called "we," "our" or "us." The annuitant/owner will be called "you," "your" or "yours." The contract is to be qualified as an Individual Retirement Annuity ("IRA") under Section §408 of the Internal Revenue Code ("Code"). In order to maintain qualified status as an IRA, the following terms and conditions are required to be met.

INDIVIDUAL RETIREMENT ANNUITY

EXCLUSIVITY, NONFORFEITABLE, NONTRANSFERABLE AND NONASSIGNABLE

This IRA contract ("contract") is for your exclusive benefit or that of your beneficiaries. If this is an inherited IRA within the meaning of Code §408(d)(3)(C) maintained for the benefit of your designated beneficiary, references in this document to "you," "your" or "yours" are to you as the deceased. Your interest is nonforfeitable, and you must be both the owner and annuitant. A co-owner may not be designated. This contract is not transferable except to us on surrender or settlement. It may not be pledged as security for any purpose.

PREMIUM

A. Maximum Premium. The maximum premium under this contract for any tax year cannot exceed the lesser of:

1. The aggregate amount of the premiums for this contract and contributions to all other individual retirement arrangements that you have or may create subject to the following limits:
 - a. \$5,000 for taxable year 2008 and years thereafter adjusted for cost-of-living increases. After 2008, the adjusted limit will be determined by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of \$500; and
 - b. If you are age 50 or older, the limits above are increased by \$1,000 for taxable year 2006 and years thereafter.
2. 100 percent of compensation.

The term "compensation":

1. means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered, including, but not limited to the following:
 - a. commissions paid to sales personnel, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses;
 - b. earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan);
 - c. any amount includible in your gross income under Code §71 with respect to a divorce or separation instrument described in subparagraph (A) of Code §71(b)(2); or
 - d. any differential wage payments as defined in §3401(h)(2).
2. does not include:
 - a. amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends);
 - b. amounts not includible in gross income (determined without regard to §112); or
 - c. any amount received as a pension or annuity or as a deferred compensation.

For purposes of this definition, Code §401(c)(2) will be applied as if the term "trade or business" includes service described in Code §1402 (c)(6).

The maximum premium limits do not apply to:

1. a transfer, direct rollover or rollover contributions as permitted by Code §402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), or 457(e)(16);
2. a transfer distributed to you from a qualified employer plan from a former spouse under a divorce decree or written instrument incidental to such divorce; or
3. contributions made in accordance with the terms of a Simplified Employee Pension ("SEP") as described in Code §408(k).

If you were a participant in a Code §401(k) plan of a certain employer in bankruptcy described in Code §219(b)(5)(C) you may make an additional contribution of up to \$3,000 for taxable years beginning after 2006 and before 2010 only. If you make these contributions, you may not make the increased catch up contributions if you are age 50 or older.

You may also make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

No contributions will be accepted under a SIMPLE IRA Plan established by an employer pursuant to Code §408(p). Also, no transfer or rollover of contributions made by a particular employer under its SIMPLE IRA Plan will be accepted prior to the end of the 2-year period starting with the date you first participated in that employer's SIMPLE IRA Plan.

If this is an inherited IRA within the meaning of §408(d)(3)(C), no contributions will be accepted.

B. SEP Contributions. The above maximum premium limits do not apply to a contribution made in accordance with the terms of a SEP as described in Code §408(k) as amended.

C. Refund of Excess Contributions. If the premium received is in excess of the maximum premium, there may be a tax levied in each taxable year until the excess contribution is removed. You may avoid the tax by requesting one of the following options:

1. you may request to receive the excess contributions as a refund; or
2. you may apply the excess contributions toward any premium due for the next taxable year, if more than a single premium is allowed under your contract. Any amount greater than the next taxable year's premium will be refunded.

Your request must be made in writing on or before the date described by law (including extension of time) for filing the income tax return for that taxable year. If we are made aware of a premium payment in excess of the maximum premium and you do not exercise one of these options within the period allowed, the excess contributions will be refunded.

D. Refund of Any Other Premium or Dividend. Any other refund of premium or dividend will be: (1) applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits; or (2) paid in cash.

E. Payment. Payment of premium under this contract must be made in cash.

DISTRIBUTIONS

A. Premature Distributions. Any distribution will be reported to the Internal Revenue Service ("IRS") as a premature distribution and may be subject to a tax in addition to income tax unless one of the following circumstances applies:

1. the distribution is a part of a series of substantially equal periodic payments made no less frequently than annually for your life expectancy or joint life expectancies of you and your named beneficiary(ies);
2. you are over age 59½;
3. the distribution occurs following your disability (within the meaning of Code §72(m)(7));
4. the distribution to the beneficiary(ies) occurs following your death;
5. the distribution occurs: (a) to pay health insurance premiums, if you receive state or federal unemployment compensation for at least twelve (12) consecutive weeks; or (b) to pay medical bills in excess of 7½% of your adjusted gross income;
6. first-time home purchase as described in Code §72(t)(8);
7. qualified higher education costs as described in Code §72(t)(7); or
8. qualified reservist distributions as described in Code §72(t)(2)(G).

To the extent allowed by federal regulation, any applicable charges outlined in the contract will apply to the amount withdrawn.

B. Payments to You. If you are eligible to receive distributions under this contract, you may receive them as follows:

1. full surrender or withdrawal;
2. partial withdrawal; or
3. as an irrevocable income payout option. Irrevocable income payout option may also be referred to as a "settlement option" in the contract.

C. Required Minimum Distribution Payments to You. Payments of your entire interest will be made to you under this contract on or before the first day of April following the calendar year you attain age 70½, (your "required beginning date" for receiving required minimum distributions ("RMDs")) as follows.

1. Distribution of your interest in this contract will be made according to the requirements of Code §408(b)(3) and related regulations. This includes any outstanding rollover, transfer or recharacterization amount and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits, if required. The following rules also apply:
 - a. The return multiples contained in the Uniform Lifetime Table of Code §1.72-9 of the Income Tax Regulations are used to calculate life expectancy. The table uses the joint life expectancy of you and your beneficiary who is assumed to be ten years younger than you. For a spouse beneficiary who is the sole beneficiary and is more than ten years younger than you, the calculation is based on you and your spouse's age recalculated.
 - b. If there are two or more IRA plans, minimum distribution requirements of the Code may be satisfied out of one of the IRA plans. This is possible by receiving the combined required minimum distribution ("RMD") amounts out of one IRA plan. This is the alternative method described in Notice 88-38, 1988-1 C.B. 524.
2. Distribution payments may be made in the form of an irrevocable income payout option. If distributions are made under an irrevocable income payout option, the following rules apply:
 - a. Distribution payments are determined based on the following: (1) your life or the lives of you and your designated beneficiary; or (2) a period certain that does not extend beyond your life expectancy or the joint and last survivor expectancy of you and your beneficiary.
 - b. Distribution payments must be made at periodic intervals of no longer than one year and must be either nonincreasing, or if they increase, increasing only as provided in Q&As-1 and -4 of §1.401(a) (9)-6 of the Income Tax Regulations. Such periodic intervals must not exceed the periods specified in §1.401(a)(9)-6 of the Income Tax Regulations.
 - c. Any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of §1.401(a) (9)-6 of the Income Tax Regulations.
 - d. The first required payment must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

The above required minimum distribution payments are waived for 2009. If you reach age 70½ in 2009, you are not required to receive your first distribution by April 1, 2010, due to the special waiver. Your first required minimum distribution must be made for 2010 by December 31, 2010.

If this is an inherited IRA within the meaning of §408(d)(3)(C), the above rules do not apply.

D. Payments to Your Beneficiary(ies). If you die prior to receiving any payments under an irrevocable income payout option, the proceeds of this contract will be segregated into portions as of the day before your death, as indicated on the applicable beneficiary form. Each beneficiary may choose to receive the proceeds as outlined under "1" or "2" below. If your spouse is the sole beneficiary, the proceeds may also be rolled to the spouse's own IRA; 403(b) plan; a governmental 457 plan; or other employer qualified retirement plan in which the spouse participates. If your surviving spouse makes a contribution to this contract or fails to take required distributions as a beneficiary, this contract will be deemed to be the spouse's IRA.

1. If your death occurs prior to the required beginning date for receiving RMDs, proceeds will be distributed as follows:
 - a. in a lump sum no later than the end of the 5th year following the year of your death; or
 - b. in life expectancy payments (only if there is a designated beneficiary):
 - 1) for a nonspouse beneficiary, based on the beneficiary's life expectancy, starting with their age in the year following your death and reduced by one (1) annually;
 - 2) for an inherited IRA benefit that your nonspouse beneficiary completed a direct trustee-to-trustee transfer from your retirement plan into this inherited IRA no later than the end of the year following your death, distributions will be made based on the beneficiary's life expectancy starting

- with their age in the year following your death, reduced by one annually; or
- 3) for your spouse as sole beneficiary, based on your spouse's life expectancy, recalculated annually, starting in the later of:
 - i) the end of the year following your death; or
 - ii) the year in which you would have attained age 70½.
- c. If your surviving spouse, as beneficiary, dies prior to the required beginning date for receiving RMDs, the remaining interest will be distributed as follows:
 - 1) by the end of the calendar year following the calendar year of your spouse's death;
 - 2) over your spouse's designated beneficiary's life expectancy based on the beneficiary's age in the year following the death of your spouse; or
 - 3) if there is no beneficiary named, in a lump sum no later than the 5th year following the year of your spouse's death.
- d. If your surviving spouse, as beneficiary, dies after RMDs to him or her begins, any remaining interest will continue to be distributed under the contract option chosen.
- 2. If your death occurs on or after the required beginning date for receiving the RMDs, proceeds will be distributed no later than December 31st of the year following the year of your death as follows:
 - a. in a lump sum; or
 - b. in life expectancy payments:
 - 1) for a spouse beneficiary, based on the longer of: (i) your spouse's life expectancy starting in the year following your death, and recalculated annually; or (ii) your remaining life expectancy, starting with your age at death and reduced by one (1) annually.
 - 2) for a nonspouse beneficiary, based on the longer of: (i) your beneficiary's life expectancy starting in the year following your death and reduced by one (1) annually; or (ii) your remaining life expectancy, starting with your age at death and reduced by one (1) annually.
 - 3) if no beneficiary is designated, based on your remaining life expectancy, starting with your age at death and reduced by one (1) annually.

If your designated beneficiary holds another IRA received from you, they may take the RMDs from that IRA in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of §1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits, if required.

Life expectancy, as referred to above, is determined using the Single Life Table in Q&A-1 of §1.401(a)(9)-9 of the Income Tax Regulations.

If you die after receiving payments under an irrevocable income payout option, proceeds must generally be distributed at least as rapidly as under the method of distribution in effect as of your date of death. Distributions are considered to have begun:

- 1. as of your required beginning date for receiving RMDs; or
- 2. if, prior to the required beginning date for RMDs, payments have begun under an irrevocable income payout option acceptable under §1.401(a)(9)-6 of the Income Tax Regulations.

Once payments have commenced over a period certain, the period certain may not be changed even if the period certain is shorter than the maximum permitted.

The required payments to your beneficiary(ies) described above are waived for 2009.

GENERAL PROVISIONS

A. Other Limitations.

- 1. No amount of life insurance is provided under this contract.
- 2. Commingling of funds of this contract with any other annuity is prohibited.
- 3. The only values that may be held under this contract are those for your separate interest.
- 4. Premiums for this contract will not be invested in collectibles.

B. Reactivation of Contract and Termination. If more than a single premium payment is required and premium payments are interrupted, the contract will be reactivated at any date prior to maturity upon payment of a premium to us. The amount required for reactivation will not be more than \$50. We may choose whether to accept future payments or to terminate the contract if:

- 1. you have not paid premiums for two full consecutive contract years; and

2. the paid-up annuity benefit at maturity would be less than \$20 per month.

We may terminate the contract by paying to you, in cash, the then present value of the paid-up benefits.

C. Endorsements. The contract including this IRA endorsement will be amended from time to time as required by changes in the Code, IRS Regulation, or published revenue rulings, and subject to regulatory approval. We will promptly furnish any endorsements required to comply with such changes. When you receive such endorsement, you will have thirty (30) days to contact us to reject the endorsement. If the thirty (30) days elapse without contact, the endorsement is deemed accepted by you. Because this contract is established with the intent to comply with federal regulation, rejection will be deemed a request to remove this endorsement and will result in a taxable event.

D. Reporting. We are required to report payments from this contract to the IRS and, in some cases, to withhold certain amounts from taxable distributions. We will furnish an annual calendar year report summarizing total contributions and distributions under this contract in that year as may be required by the IRS. We will also furnish information concerning RMDs as is prescribed by the Commissioner of Internal Revenue.

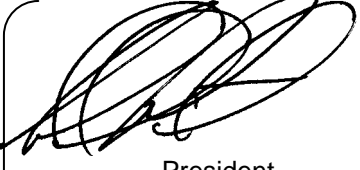
E. Disclosure. We will furnish a disclosure statement describing IRAs when the contract is delivered or endorsed.

F. Enabling Agreement. By signing the application requesting that the contract be issued as an IRA, you agree to the terms of this section and request that this IRA endorsement be attached to the contract. The matters you agree to and accept responsibility for in the contract (including the application and this IRA endorsement) will not be our responsibility. We will not be liable for any direct or indirect damage or loss as a result of those matters unless such damage or loss is caused by our willful or negligent act or omission in violation of the contract or applicable law. This includes (without limitation) taxes suffered or incurred by you or your beneficiary(ies) when we:

1. act in accordance with or reliance upon any information furnished by you or your beneficiary(ies); or
2. are required to act without the benefit of information that you are required to provide under the provisions of the contract or by law.

If you have a question, complaint, or need information concerning your contract, call [1-800-798-6600].

CUNA Mutual Insurance Society
A Mutual Insurance Company


President



CUNA Mutual Insurance Society

A Mutual Insurance Company
2000 Heritage Way, Waverly, Iowa 50677
Phone: 800-798-6600

**ROTH IRA ENDORSEMENT:
FLEXIBLE PREMIUM
DEFERRED VARIABLE AND FIXED ANNUITY**

Contract No.: _____

Endorsement Effective Date: _____

Owner: _____

City & State: _____

This endorsement is made part of the contract to which it is attached. In any conflict between the terms of this endorsement and any other section of the contract, this endorsement will govern. In this endorsement, CUNA Mutual Insurance Society will be called "we," "our" or "us." The annuitant/owner will be called "you," "your" or "yours." The contract is to be qualified as a Roth Individual Retirement Annuity ("IRA") under Section §408A of the Internal Revenue Code ("Code"). In order to maintain qualified status as a Roth IRA, the following terms and conditions are required to be met.

ROTH INDIVIDUAL RETIREMENT ANNUITY

EXCLUSIVITY, NONFORFEITABLE, NONTRANSFERABLE AND NONASSIGNABLE

This Roth IRA contract ("contract") is for your exclusive benefit or that of your beneficiaries. If this is an inherited IRA within the meaning of Code §408(d)(3)(C) maintained for the benefit of your designated beneficiary, references in this document to "you," "your" or "yours" are to you as the deceased. Your interest is nonforfeitable, and you must be both the owner and annuitant. A co-owner may not be designated. This contract is not transferable except to us on surrender or settlement. It may not be pledged as security for any purpose.

PURCHASE PAYMENTS

A. Maximum Payment. The maximum payment under this contract for any tax year cannot exceed the lesser of:

1. The aggregate amount of the purchase payments for this contract and contributions to all other individual retirement arrangements that you have or may create subject to the following limits, which are reduced by any regular contributions made to your nonRoth IRAs for that taxable year:
 - a. \$5,000 for taxable year 2008 and years thereafter adjusted for cost-of-living increases. After 2008, the adjusted limit will be determined by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of \$500; and
 - b. If you are age 50 or older, the limits above are increased by \$1,000 for taxable year 2006 and years thereafter.
2. 100 percent of compensation.

The term "compensation":

1. means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered, including, but not limited to the following:
 - a. commissions paid to sales personnel, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses;
 - b. earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan);
 - c. any amount includible in your gross income under Code §71 with respect to a divorce or separation instrument described in subparagraph (A) of Code §71(b)(2);
 - d. in the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution; or
 - e. any differential wage payments as defined in §3401(h)(2).
2. does not include:
 - a. amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends);
 - b. amounts not includible in gross income (determined without regard to §112); or

- c. any amount received as a pension or annuity or as a deferred compensation.

For purposes of this definition, Code §401(c)(2) will be applied as if the term “trade or business” includes service described in Code §1402 (c)(6).

The above maximum purchase payment limits do not apply to:

1. a qualified rollover contribution of a distribution from an IRA that meets the requirements of Code §408(d)(3); or
2. a recharacterization that meets the requirements of §1.408A-5 of the regulations.

If you were a participant in a Code §401(k) plan of a certain employer in bankruptcy described in Code §219(b)(5)(C) you may make an additional contribution of up to \$3,000 for taxable years beginning after 2006 and before 2010 only. If you make these contributions, you may not make the increased catch-up contributions if you are age 50 or older.

You may also make additional contributions specifically by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

A qualified rollover contribution is a rollover contribution of a distribution from an eligible retirement plan described in §402(c)(8)(B). If the distribution is from an IRA, the rollover must the requirements of Code §408(d)(3), except the one rollover per year rule of §408(d)(3)(B) does not apply if the distribution is from an IRA other than a Roth IRA (a “nonRoth IRA”). If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code §402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes the following:

1. All or part of a military death gratuity or servicemembers’ group life insurance (“SGLI”) payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under §408(d)(3)(B).
2. All or part of an airline payment (as defined in §125 of the Worker, Retiree, and Employer Recovery Act of 2008 (“WRERA”). Pub. L. 110-458) received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment.

No contributions will be accepted under a SIMPLE IRA Plan established by an employer pursuant to Code §408(p). Also, no transfer or rollover of contributions made by a particular employer under its SIMPLE IRA Plan will be accepted prior to the end of the 2-year period starting with the date you first participated in that employer’s SIMPLE IRA Plan.

If this is an inherited Roth IRA within the meaning of §408(d)(3)(C), no contributions will be accepted.

B. Purchase Payment/Contribution Limits

TAX FILING STATUS	FULL CONTRIBUTION	PHASE-OUT RANGE	NO CONTRIBUTION
Single or Head of Household	\$95,000 or less modified AGI*	Between \$95,000 and \$110,000 modified AGI*	\$110,000 or more modified AGI*
Joint Return or Qualifying Widow(er)	\$150,000 or less modified AGI*	Between \$150,000 and \$160,000 modified AGI*	\$160,000 or more modified AGI*
Married – Separate Return	\$0	Between \$0 and \$10,000 modified AGI*	\$10,000 or more modified AGI*

* AGI = adjusted gross income

The maximum payment amount is further limited as follows:

1. If your modified AGI for a taxable year is in the phase-out range (determined under the table above):
 - (a) the maximum payment for that taxable year is rounded up to the next multiple of \$10; or (b) is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code §408A(c)(3). Such adjustments will be in multiples of \$1,000.
2. As defined in Code §408A(c)(3)(C)(i), modified AGI (for a taxable year), does not include any amount included in AGI as a result of a qualified rollover contribution.

3. You may recharacterize a regular contribution to a nonRoth IRA pursuant to the rules in §1.408A-5 of the proposed regulations as a regular contribution to this Roth IRA, subject to the above limits.

C. Refund of Excess Contributions. If the purchase payment received is in excess of the maximum payment, there may be a tax levied in each taxable year until the excess contribution is removed. You may avoid the tax by requesting one of the following options:

1. you may request to receive a refund of the excess contributions plus any investment gain resulting from allocation to the subaccount(s). Any investment loss resulting from the allocation of the excess amount to the subaccount(s) will be deducted proportionately from the remaining subaccount value(s) and guarantee amount(s); or
2. you may apply the excess contribution as a purchase payment for the next taxable year. Any amount greater than the next taxable year's payment will be refunded.

Your request must be made in writing on or before the date described by law (including extension of time) for filing the income tax return for that taxable year. If we are made aware of a payment in excess of the maximum payment and you do not exercise one of these options within the period allowed, the excess contributions will be refunded.

D. Refund of Any Other Purchase Payments. Any other refund of purchase payments will be: (1) applied, before the close of the calendar year following the year of the refund, toward the payment of future purchase payments or the purchase of additional benefits; or (2) paid in cash.

E. Payment. Purchase payments under this contract must be made in cash.

DISTRIBUTIONS

A. Premature Distributions. Any distribution will be reported to the Internal Revenue Service ("IRS") as a premature distribution, and earnings may be subject to a tax in addition to income tax unless one of the following circumstances applies:

1. the distribution is a part of a series of substantially equal periodic payments made no less frequently than annually for your life expectancy or joint life expectancies of you and your named beneficiary(ies);
2. you are over age 59½;
3. the distribution occurs following your disability (within the meaning of Code §72(m)(7));
4. the distribution to the beneficiary(ies) occurs following your death;
5. the distribution occurs: (a) to pay health insurance premiums, if you receive state or federal unemployment compensation for at least twelve (12) consecutive weeks; or (b) to pay medical bills in excess of 7½% of your AGI;
6. first-time home purchase as described in Code §72(t)(8);
7. qualified higher education costs as described in Code §72(t)(7); or
8. qualified reservist distributions as described in Code §72(t)(2)(G).

To the extent allowed by federal regulation, any applicable charges outlined in the contract will apply to the amount withdrawn.

B. Payments to You. If you are eligible to receive distributions under this contract, you may receive them as follows:

1. full surrender;
2. partial withdrawal; or
3. as an irrevocable income payout option. Irrevocable income payout option may also be referred to as an "annuity payment option," in your contract.

You will need to pay ordinary federal income tax on any nonqualified distribution of earnings. A nonqualified distribution is a distribution that occurs: (1) within five years of the year of the original contribution to the original Roth IRA; or (2) after five years if the distribution is not due to one of the following: (a) your death; (b) your disability; (c) your attainment of age 59½; or (d) for the qualified expenses of a first-time home purchase.

All distributions will be made in accordance with the requirement of §401(a)(9) of the Code except the requirements of §401(a)(9)(A) and (G) of the Code, and the regulations thereunder. No amount is required to be distributed prior to your death. If this is an inherited Roth IRA within the meaning of Code §408(d)(3)(C), your beneficiary will be required to receive distributions.

Any applicable charges outlined in the contract will apply to the amount withdrawn to the extent allowed by federal regulation.

C. Payments to Your Beneficiary(ies). If you die prior to receiving any payments under an irrevocable income payout option, the proceeds of this contract will be segregated into portions as of the day before your death, as indicated on the applicable beneficiary form. Each beneficiary may choose to receive the proceeds as outlined under "1" or "2" below. If your spouse is the sole beneficiary, your spouse may elect to treat the Roth IRA as his or her own. If your surviving spouse makes a contribution to this contract or fails to take required distributions as a beneficiary, this contract will be deemed to be the spouse's Roth IRA.

1. If your death occurs prior to the start of receiving distributions under an irrevocable income payout option, proceeds will be distributed at least as rapidly as follows:
 - a. in a lump sum no later than the end of the 5th year following the year of your death; or
 - b. in life expectancy payments (only if there is a designated beneficiary):
 - 1) for a nonspouse beneficiary, based on the beneficiary's life expectancy, starting with their age in the year following your death and reduced by one (1) annually;
 - 2) for an inherited Roth IRA benefit that your nonspouse beneficiary completed a direct trustee-to-trustee transfer from your retirement plan into this inherited Roth IRA no later than the end of the year following your death, distributions will be made based on the beneficiary's life expectancy starting with their age in the year following your death, reduced by one annually; or
 - 3) for your spouse as sole beneficiary, based on your spouse's life expectancy, recalculated annually, starting in the later of:
 - i) the end of the year following your death; or
 - ii) the year in which you would have attained age 70½.If distributions start prior to the required date for i) or ii) above on an irrevocable basis (except for acceleration) under an irrevocable income payout option meeting the requirements of §1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the irrevocable income payout option starting date.
 - c. If your surviving spouse, as beneficiary, dies prior to required distributions, the remaining interest will be distributed as follows:
 - 1) by the end of the calendar year following the calendar year of your spouse's death;
 - 2) over your spouse's designated beneficiary's life expectancy based on the beneficiary's age in the year following the death of your spouse; or
 - 3) if there is no beneficiary named, in a lump sum no later than the 5th year following the year of your spouse's death.
 - d. If your surviving spouse, as beneficiary, dies after required distributions to him or her begins, any remaining interest will continue to be distributed under the contract option chosen.
2. If your death occurs on or after distributions have begun under an irrevocable income payout option, then the distribution of the interest in the Roth IRA must satisfy the requirements of Code §408(a)(6), as modified by §408(A)(c)(5), and the regulations thereunder. This means that the entire remaining interest will be distributed at least as rapidly as under the method of distribution being used prior to your death.

If your designated beneficiary holds another IRA received from you, they may take the RMDs from that IRA in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

The "interest" in the Roth IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of §1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the Roth IRA, such as guaranteed death benefits, if required.

Life expectancy, as referred to above, is determined using the Single Life Table in Q&A-1 of §1.401(a)(9)-9 of the Income Tax Regulations.

Once payments have commenced over a period certain, the period certain may not be changed even if the period certain is shorter than the maximum permitted. Payments must be made at intervals of no longer than one year.

Notwithstanding any provision of this Roth IRA to the contrary, the distribution of your interest in the Roth IRA will be made in accordance with the requirements of Code §408(b)(3), as modified by §408A(c)(5), and the regulations thereunder, the provisions of which are here incorporated by reference.

The required payments to your beneficiary(ies) described above are waived for 2009

D. Related Beneficiary Subcontract Provisions: If your beneficiary chooses to continue their subcontract, their portion of the proceeds must be equal to or greater than the minimum amount necessary to establish this contract originally. The following applies to those subcontracts that are continued:

1. No additional contributions may be made to any subcontract.
2. Subcontracts will continue without any applicable contract fee.
3. Any death benefit guarantees or riders provided under this contract are terminated as of the date of your death.
4. Your beneficiary will have no voting rights under their subcontract.
5. Your beneficiary cannot take loans on the value of their subcontract, if loans are otherwise available under this contract.
6. Your beneficiary may:
 - a. make transfers between and among the available subaccounts and fixed/guarantee accounts as described in this contract;
 - b. make partial withdrawals or surrender their subcontract as described in this contract without surrender charge;
 - c. select an irrevocable income payout option allowed under IRS Code;
 - d. designate further beneficiaries for their subcontract. If they do not designate a beneficiary, the default beneficiary described in this contract will be used to determine the appropriate beneficiary.

GENERAL PROVISIONS

A. Other Limitations.

1. No amount of life insurance is provided under this contract.
2. Commingling of funds of this contract with any other annuity is prohibited.
3. The only values that may be held under this contract are those for your separate interest.
4. Purchase Payments for this contract will not be invested in collectibles.

B. Reactivation of Contract and Termination. If multiple purchase payments are required to meet the minimum total first-year purchase payment amount, and such purchase payments are interrupted, the contract will be reactivated at any date prior to maturity upon payment of a purchase payment to us. The amount required for reactivation will not be more than \$50. If the contract value, adjusted by any applicable fees, surrender charge, or penalty outlined in the contract, provides less than \$20 per month under an income payout option, the adjusted contract value will be paid in a single lump sum at maturity.

C. Minimum Purchase Payment Amount. The minimum total first-year purchase payment amount required to purchase a contract is \$2,000. The minimum purchase payment size is \$100, unless the payment is made through an Automatic Purchase Payment Plan, in which the minimum is \$25.

D. Additional Purchase Payments. Additional purchase payments after the initial purchase payment are not required.

E. Endorsements. The contract, including this Roth IRA endorsement, will be amended from time to time as required by changes in the Code, IRS Regulation, or published revenue rulings, and subject to regulatory approval. We will promptly furnish any endorsements required to comply with such changes. When you receive such endorsement, you will have thirty (30) days to contact us to reject the endorsement. If the thirty (30) days elapse without contact, the endorsement is deemed accepted by you. Because this contract is established with the intent to comply with federal regulation, rejection will be deemed a request to remove this endorsement and will result in a taxable event.

F. Reporting. We are required to report payments from this contract to the IRS and, in some cases, to withhold certain amounts from taxable distributions. We will furnish an annual calendar year report summarizing total contributions and distributions under this contract in that year as may be required by the IRS. We will also furnish information concerning RMDs as is prescribed by the Commissioner of Internal Revenue.

G. Disclosure. We will furnish a disclosure statement describing Roth IRAs when the contract is delivered or endorsed.

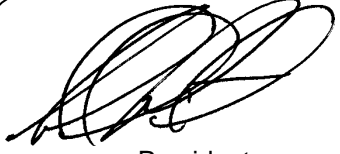
H. Enabling Agreement. By signing the application requesting that the contract be issued as a Roth IRA, you agree to the terms of this section and request that this Roth IRA endorsement be attached to the contract. The matters you agree to and accept responsibility for in the contract (including the application and this Roth IRA endorsement) will not be our responsibility. We will not be liable for any direct or indirect damage or loss as a

result of those matters unless such damage or loss is caused by our willful or negligent act or omission in violation of the contract or applicable law. This includes (without limitation) taxes suffered or incurred by you or your beneficiary(ies) when we:

1. act in accordance with or reliance upon any information furnished by you or your beneficiary(ies); or
2. are required to act without the benefit of information that you are required to provide under the provisions of the contract or by law.

If you have a question, complaint, or need information concerning your contract, call [1-800-798-6600].

CUNA Mutual Insurance Society
A Mutual Insurance Company



President



CUNA Mutual Insurance Society

A Mutual Insurance Company
2000 Heritage Way, Waverly, Iowa 50677
Phone: 800-798-6600

**IRA ENDORSEMENT TO:
FLEXIBLE PREMIUM
DEFERRED VARIABLE AND FIXED ANNUITY
FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY**

Contract No.: _____ **Endorsement Effective Date:** _____

Owner: _____ **City & State:** _____

This endorsement is made part of the contract to which it is attached. In any conflict between the terms of this endorsement and any other section of the contract, this endorsement will govern. In this endorsement, CUNA Mutual Insurance Society will be called "we," "our" or "us." The annuitant/owner will be called "you," "your" or "yours." The contract is to be qualified as an Individual Retirement Annuity ("IRA") under Section §408 of the Internal Revenue Code ("Code"). In order to maintain qualified status as an IRA, the following terms and conditions are required to be met.

INDIVIDUAL RETIREMENT ANNUITY

EXCLUSIVITY, NONFORFEITABLE, NONTRANSFERABLE AND NONASSIGNABLE

This IRA contract ("contract") is for your exclusive benefit or that of your beneficiaries. If this is an inherited IRA within the meaning of Code §408(d)(3)(C) maintained for the benefit of your designated beneficiary, references in this document to "you," "your" or "yours" are to you as the deceased. Your interest is nonforfeitable, and you must be both the owner and annuitant. A co-owner may not be designated. This contract is not transferable except to us on surrender or settlement. It may not be pledged as security for any purpose.

PURCHASE PAYMENTS

A. Maximum Payment. The maximum payment under this contract for any tax year cannot exceed the lesser of:

1. The aggregate amount of the payments for this contract and contributions to all other individual retirement arrangements that you have or may create subject to the following limits:
 - a. \$5,000 for taxable year 2008 and years thereafter adjusted for cost-of-living increases. After 2008, the adjusted limit will be determined by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of \$500; and
 - b. If you are age 50 or older, the limits above are increased by \$1,000 for taxable year 2006 and years thereafter.
2. 100 percent of compensation.

The term "compensation":

1. means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered, including, but not limited to the following:
 - a. commissions paid to sales personnel, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses;
 - b. earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan);
 - c. any amount includible in your gross income under Code §71 with respect to a divorce or separation instrument described in subparagraph (A) of Code §71(b)(2); or
 - d. any differential wage payments as defined in §3401(h)(2).
2. does not include:
 - a. amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends);
 - b. amounts not includible in gross income (determined without regard to §112) ; or
 - c. any amount received as a pension or annuity or as a deferred compensation.

For purposes of this definition, Code §401(c)(2) will be applied as if the term "trade or business" includes service described in Code §1402 (c)(6).

The maximum purchase payment limits do not apply to:

1. a transfer, direct rollover, or rollover contributions as permitted by Code §402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), or 457(e)(16);
2. a transfer distributed to you from a qualified employer plan from a former spouse under a divorce decree or written instrument incidental to such divorce; or
3. contributions made in accordance with the terms of a Simplified Employee Pension ("SEP") as described in Code §408(k).

If you were a participant in a Code §401(k) plan of a certain employer in bankruptcy described in Code §219(b)(5)(C) you may make an additional contribution of up to \$3,000 for taxable years beginning after 2006 and before 2010 only. If you make these contributions, you may not make the increased catch-up contributions if you are age 50 or older.

You may also make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

No contributions will be accepted under a SIMPLE IRA Plan established by an employer pursuant to Code §408(p). Also, no transfer or rollover of contributions made by a particular employer under its SIMPLE IRA Plan will be accepted prior to the end of the 2-year period starting with the date you first participated in that employer's SIMPLE IRA Plan.

If this is an inherited IRA within the meaning of §408(d)(3)(C), no contributions will be accepted.

B. SEP Contributions. The above maximum payment limits do not apply to a contribution made in accordance with the terms of a SEP as described in Code §408(k) as amended.

C. Refund of Excess Contributions. If the purchase payment received is in excess of the maximum payment, there may be a tax levied in each taxable year until the excess contribution is removed. You may avoid the tax by requesting one of the following options:

1. you may request to receive a refund of the excess contributions plus any investment gain resulting from allocation to the subaccount(s). Any investment loss resulting from the allocation of the excess amount to the subaccount(s) will be deducted proportionately from the remaining subaccount value(s) and guarantee amount(s); or
2. you may apply the excess contribution as a purchase payment for the next taxable year. Any amount greater than the next taxable year's payment will be refunded.

Your request must be made in writing on or before the date described by law (including extension of time) for filing the income tax return for that taxable year. If we are made aware of a payment in excess of the maximum payment and you do not exercise one of these options within the period allowed, the excess contributions will be refunded.

D. Refund of Any Other Purchase Payments. Any other refund of purchase payments will be: (1) applied, before the close of the calendar year following the year of the refund, toward the payment of future purchase payments or the purchase of additional benefits; or (2) paid in cash.

E. Payment. Purchase payments under this contract must be made in cash.

DISTRIBUTIONS

A. Premature Distributions. Any distribution will be reported to the Internal Revenue Service ("IRS") as a premature distribution and may be subject to a tax in addition to income tax unless one of the following circumstances applies:

1. the distribution is a part of a series of substantially equal periodic payments made no less frequently than annually for your life expectancy or joint life expectancies of you and your named beneficiary(ies);
2. you are over age 59½;
3. the distribution occurs following your disability (within the meaning of Code §72(m)(7));
4. the distribution to the beneficiary(ies) occurs following your death;
5. the distribution occurs: (a) to pay health insurance premiums, if you receive state or federal unemployment compensation for at least twelve (12) consecutive weeks; or (b) to pay medical bills in excess of 7½% of your adjusted gross income;

6. first-time home purchase as described in Code §72(t)(8);
7. qualified higher education costs as described in Code §72(t)(7); or
8. qualified reservist distributions as described in Code §72(t)(2)(G).

To the extent allowed by federal regulation, any applicable charges outlined in the contract will apply to the amount withdrawn.

B. Payments to You. If you are eligible to receive distributions under this contract, you may receive them as follows:

1. full surrender;
2. partial withdrawal; or
3. as an irrevocable income payout option. Irrevocable income payout option may also be referred to as an "annuity payment option," in your contract.

C. Required Minimum Distribution Payments to You. Payments of your entire interest will be made to you under this contract on or before the first day of April following the calendar year you attain age 70½, (your "required beginning date" for receiving required minimum distributions ("RMDs")) as follows.

1. Distribution of your interest in this contract will be made according to the requirements of Code §408(b)(3) and related regulations. This includes any outstanding rollover, transfer or recharacterization amount and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits, if required. The following rules also apply:
 - a. The return multiples contained in the Uniform Lifetime Table of Code §1.72-9 of the Income Tax Regulations are used to calculate life expectancy. The table uses the joint life expectancy of you and your beneficiary who is assumed to be ten years younger than you. For a spouse beneficiary who is the sole beneficiary and is more than ten years younger than you, the calculation is based on you and your spouse's age recalculated.
 - b. If there are two or more IRA plans, minimum distribution requirements of the Code may be satisfied out of one of the IRA plans. This is possible by receiving the combined required minimum distribution ("RMD") amounts out of one IRA plan. This is the alternative method described in Notice 88-38, 1988-1 C.B. 524.
2. Distribution payments may be made in the form of an irrevocable income payout option. If distributions are made under an irrevocable income payout option, the following rules apply:
 - a. Distribution payments are determined based on the following: (1) your life or the lives of you and your designated beneficiary; or (2) a period certain that does not extend beyond your life expectancy or the joint and last survivor expectancy of you and your beneficiary.
 - b. Distribution payments must be made at periodic intervals of no longer than one year and must be either nonincreasing, or if they increase, increasing only as provided in Q&As-1 and -4 of §1.401(a) (9) -6 of the Income Tax Regulations. Such periodic intervals must not exceed the periods specified in §1.401(a)(9)-6 of the Income Tax Regulations.
 - c. Any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of §1.401(a) (9)-6 of the Income Tax Regulations.
 - d. The first required payment must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

The above required minimum distribution payments are waived for 2009. If you reach age 70½ in 2009, you are not required to receive your first distribution by April 1, 2010, due to the special waiver. Your first required minimum distribution must be made for 2010 by December 31, 2010.

If this is an inherited IRA within the meaning of §408(d)(3)(C), the above rules do not apply.

D. Payments to Your Beneficiary(ies). If you die prior to receiving any payments under an irrevocable income payout option, the proceeds of this contract will be segregated into portions as indicated on the applicable beneficiary form; one portion ("subcontract") for each beneficiary(ies), as of the day before your death. Each beneficiary may then choose to either: (a) continue their beneficiary subcontract, receiving their life expectancy proceeds via this contract's partial withdrawal provision; or (b) receive their portion of the proceeds under an income payout option described in this contract. In either case, the beneficiary(ies) must receive proceeds as outlined under "1" or "2" below. If your spouse is the sole beneficiary, the proceeds may also be rolled to the spouse's own IRA; 403(b) plan; a governmental 457 plan; or other employer qualified retirement plan in which the spouse participates. If your surviving spouse makes a contribution to this contract or fails to take required distributions as a beneficiary, this contract will be deemed to be the spouse's IRA.

1. If your death occurs prior to the required beginning date for receiving RMDs, proceeds will be distributed as follows:

- a. in a lump sum no later than the end of the 5th year following the year of your death; or
 - b. in life expectancy payments (only if there is a designated beneficiary):
 - 1) for a nonspouse beneficiary, based on the beneficiary's life expectancy, starting with their age in the year following your death and reduced by one (1) annually;
 - 2) for an inherited IRA benefit that your nonspouse beneficiary completed a direct trustee-to-trustee transfer from your retirement plan into this inherited IRA no later than the end of the year following your death, distributions will be made based on the beneficiary's life expectancy starting with their age in the year following your death, reduced by one annually; or
 - 3) for your spouse as sole beneficiary, based on your spouse's life expectancy, recalculated annually, starting in the later of:
 - i) the end of the year following your death; or
 - ii) the year in which you would have attained age 70½.
 - c. If your surviving spouse, as beneficiary, dies prior to the required beginning date for receiving RMDs, the remaining interest will be distributed as follows:
 - 1) by the end of the calendar year following the calendar year of your spouse's death;
 - 2) over your spouse's designated beneficiary's life expectancy based on the beneficiary's age in the year following the death of your spouse; or
 - 3) if there is no beneficiary named, in a lump sum no later than the 5th year following the year of your spouse's death.
 - d. If your surviving spouse, as beneficiary, dies after RMDs to him or her begins, any remaining interest will continue to be distributed under the contract option chosen.
2. If your death occurs on or after the required beginning date for receiving the RMDs, proceeds will be distributed no later than December 31st of the year following the year of your death as follows:
- a. in a lump sum; or
 - b. in life expectancy payments:
 - 1) for a spouse beneficiary, based on the longer of: (i) your spouse's life expectancy starting in the year following your death, and recalculated annually; or (ii) your remaining life expectancy, starting with your age at death and reduced by one (1) annually.
 - 2) for a nonspouse beneficiary, based on the longer of: (i) your beneficiary's life expectancy starting in the year following your death and reduced by one (1) annually; or (ii) your remaining life expectancy, starting with your age at death and reduced by one (1) annually.
 - 3) if no beneficiary is designated, based on your remaining life expectancy, starting with your age at death and reduced by one (1) annually.

If your designated beneficiary holds another IRA received from you, they may take the RMDs from that IRA in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of §1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits, if required.

Life expectancy, as referred to above, is determined using the Single Life Table in Q&A-1 of §1.401(a)(9)-9 of the Income Tax Regulations.

If you die after receiving payments under an irrevocable income payout option, proceeds must generally be distributed at least as rapidly as under the method of distribution in effect as of your date of death. Distributions are considered to have begun:

1. as of your required beginning date for receiving RMDs; or
2. if, prior to the required beginning date for RMDs, payments have begun under an irrevocable income payout option acceptable under §1.401(a)(9)-6 of the Income Tax Regulations.

Once payments have commenced over a period certain, the period certain may not be changed even if the period certain is shorter than the maximum permitted.

The required payments to your beneficiary(ies) described above are waived for 2009.

E. Related Beneficiary Subcontract Provisions: If your beneficiary chooses to continue their subcontract, their portion of the proceeds must be equal to or greater than the minimum amount necessary to establish this contract originally. The following applies to those subcontracts that are continued:

1. No additional contributions may be made to any subcontract.
2. Subcontracts will continue without any applicable contract fee.

3. Any death benefit guarantees or riders provided under this contract are terminated as of the date of your death.
4. Your beneficiary will have no voting rights under their subcontract.
5. Your beneficiary cannot take loans on the value of their subcontract, if loans are otherwise available under this contract.
6. Your beneficiary may:
 - a. make transfers between and among the available subaccounts and fixed/guarantee accounts as described in this contract;
 - b. make partial withdrawals or surrender their subcontract as described in this contract without surrender charge;
 - c. select an irrevocable income payout option allowed under IRS Code;
 - d. designate further beneficiaries for their subcontract. If they do not designate a beneficiary, the default beneficiary described in this contract will be used to determine the appropriate beneficiary.

GENERAL PROVISIONS

A. Other Limitations.

1. No amount of life insurance is provided under this contract.
2. Commingling of funds of this contract with any other annuity is prohibited.
3. The only values that may be held under this contract are those for your separate interest.
4. Purchase Payments for this contract will not be invested in collectibles.

B. Reactivation of Contract and Termination. If multiple purchase payments are required to meet the minimum total first-year purchase payment amount, and such purchase payments are interrupted, the contract will be reactivated at any date prior to maturity upon payment of a purchase payment to us. The amount required for reactivation will not be more than \$50. If the contract value, adjusted by any applicable fees, surrender charge, or penalty outlined in the contract, provides less than \$20 per month under an income payout option, the adjusted contract value will be paid in a single lump sum at maturity.

C. Minimum Purchase Payment Amount. The minimum total first-year purchase payment amount required to purchase a contract is \$2,000. The minimum purchase payment size is \$100, unless the payment is made through an Automatic Purchase Payment Plan, in which case the minimum is \$25.

D. Additional Purchase Payments. Additional purchase payments after the initial purchase payment are not required.

E. Endorsements. The contract including this IRA endorsement will be amended from time to time as required by changes in the Code, IRS Regulation, or published revenue rulings, and subject to regulatory approval. We will promptly furnish any endorsements required to comply with such changes. When you receive such endorsement, you will have thirty (30) days to contact us to reject the endorsement. If the thirty (30) days elapse without contact, the endorsement is deemed accepted by you. Because this contract is established with the intent to comply with federal regulation, rejection will be deemed a request to remove this endorsement and will result in a taxable event.

F. Reporting. We are required to report payments from this contract to the IRS and, in some cases, to withhold certain amounts from taxable distributions. We will furnish an annual calendar year report summarizing total contributions and distributions under this contract in that year as may be required by the IRS. We will also furnish information concerning RMDs as is prescribed by the Commissioner of Internal Revenue.


G. Disclosure. We will furnish a disclosure statement describing IRAs when the contract is delivered or endorsed.

H. Enabling Agreement. By signing the application requesting that the contract be issued as an IRA, you agree to the terms of this section and request that this IRA endorsement be attached to the contract. The matters you agree to and accept responsibility for in the contract (including the application and this IRA endorsement) will not be our responsibility. We will not be liable for any direct or indirect damage or loss as a result of those matters unless such damage or loss is caused by our willful or negligent act or omission in violation of the contract or applicable law. This includes (without limitation) taxes suffered or incurred by you or your beneficiary(ies) when we:

1. act in accordance with or reliance upon any information furnished by you or your beneficiary(ies); or
2. are required to act without the benefit of information that you are required to provide under the provisions of the contract or by law.

If you have a question, complaint, or need information concerning your contract, call [1-800-798-6600].

CUNA Mutual Insurance Society
A Mutual Insurance Company


President

SERFF Tracking Number: CUNA-127077006 State: Arkansas
Filing Company: CUNA Mutual Insurance Society State Tracking Number: 49627
Company Tracking Number: FORM 2011-ROTH ET AL
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: 2011 IRA Endorsements
Project Name/Number: 2011 IRA Endorsements/Form 2011-ROTH et. al.

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attached.

Attachments:

AR Rule 19 & 49 Cert.pdf

AR_Standard Certification of Readability.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: This is an IRA Endorsement filing.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Life & Annuity - Acturial Memo

Bypass Reason: Not Applicable.

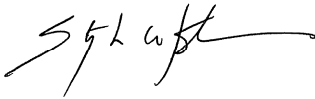
Comments:

Certificate of Compliance with Arkansas Rule and Regulation 19 & 49

Insurer: CUNA Mutual Insurance Society

Form Number(s): Form 2011-ROTH, Form 3762 2011, Form 2011-VAROTH, Form
3762(VANN) 2011

I hereby certify that to the best of my knowledge and belief, the filing above meets all Applicable Arkansas requirements including the requirements of Rule and Regulations 19 and 49.



Signature of Company Officer

Stephen W. Koslow
Name

SVP, Chief Ethics & Compliance Officer
Title

August 24, 2011
Date

CERTIFICATION OF READABILITY

INSURANCE DEPT. USE ONLY		
FILE I.D.	DATE	ANALYST
<input type="checkbox"/> APPROVED	DATE	INITIALS
<input type="checkbox"/> FILE & USE	DATE	INITIALS
<input type="checkbox"/> DISAPPROVED <input type="checkbox"/> WITHDRAWN	DATE	INITIALS

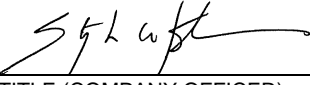
STATE Arkansas	
DATE August 24, 2011	PROPOSED EFFECTIVE DATE Upon Approval by the Department.

NAME AND ADDRESS OF FILER CUNA Mutual Insurance Society	
CONTACT PERSON Kathy Strauser	CONTACT TELEPHONE 319-483-3510

The Flesch Score(s) for the form(s) listed below is (are) as stated opposite each listed form. (Alternate approved methods, if any, are identified.)
Typeface styles and minimum type point sizes are identified and stated opposite each listed form.

FORM NO.	FORM TITLE/DESCRIPTION	LINE OF INS.	FLESCH SCORE	ALT. SCORE CALCULATION	TYPEFACE STYLE	MIN. TYPE POINT SIZE
Form 2011-ROTH	IRA Endorsement	Annuity	50.5		Arial	10
Form 3762 2011	IRA Endorsement	Annuity	50.5		Arial	10
Form 2011-VAROTH	IRA Endorsement	Annuity	48.2		Arial	10
Form 3762(VANN) 2011	IRA Endorsement	Annuity	48.2		Arial	10

The insurance company certifies that the above named forms filed by the company, or on its behalf, meet the minimum standards of readability required by the laws of this state.

SIGNED 	COMPANY CUNA Mutual Insurance Society
TITLE (COMPANY OFFICER) SVP, Chief Ethics and Compliance Officer	DATE August 24, 2011